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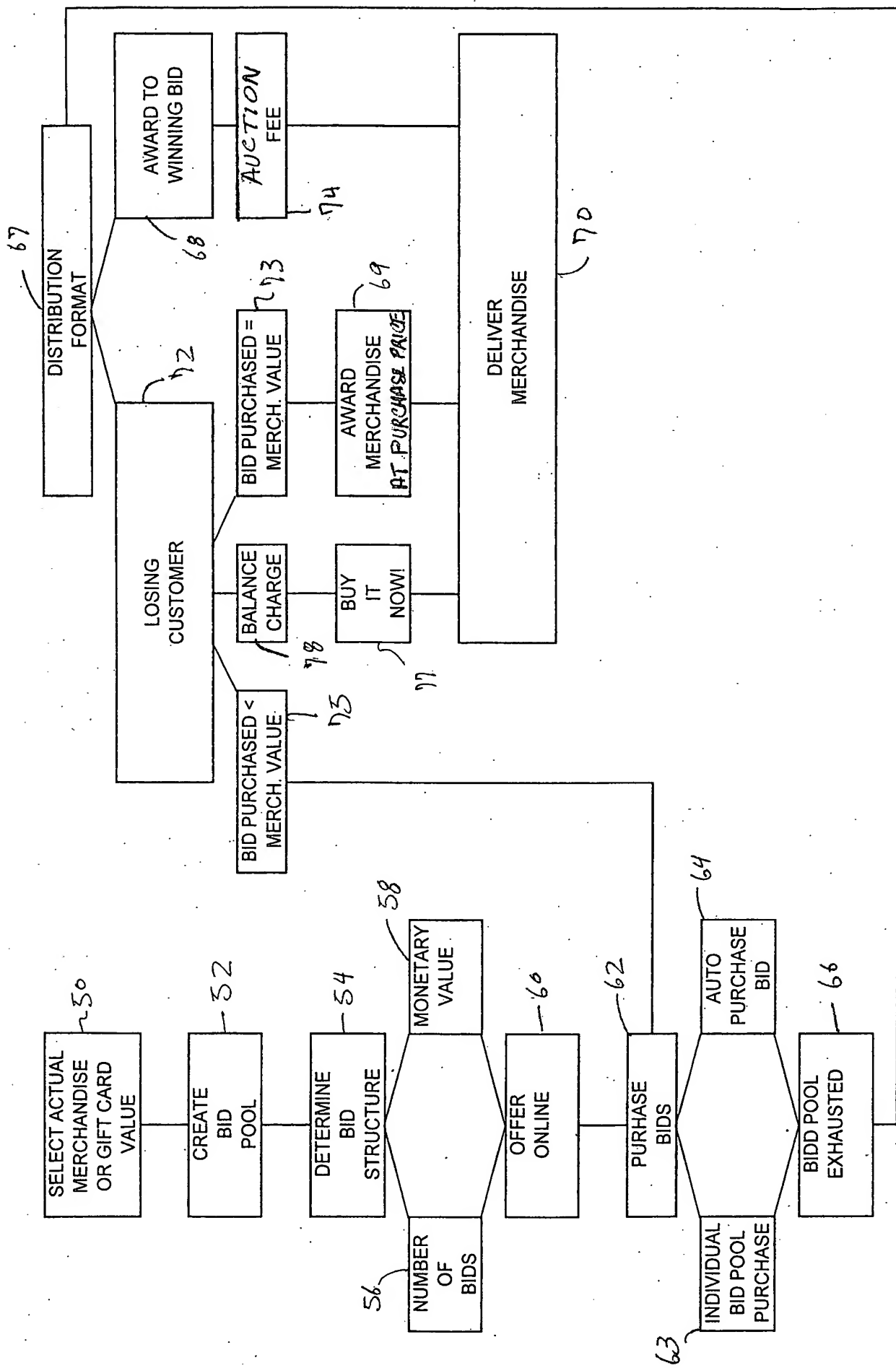


FIG. 1

winURbid  
Score the deal. Skip the risk.

msn 9  
Dial-up

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Segway Human  
Transporter  
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Home Computers Photo & Video Electronics Video Games Movies Travel Toys Other

All Categories

Welcome to winURbid, the safer, smarter way to score huge savings online. Unlike traditional online auctions, winURbid sells only brand new products from reputable manufacturers or authorized dealers, so there's never any risk. You'll never get trapped in a bidding war and pushed beyond your price limit, and you'll never lose out on a product you really love.

This is your chance to win top-of-the-line electronics, movies, toys, and so much more for a fraction of the retail cost!

#### How do we do it?

winURbid operates on a simple raffle system. The retail cost of each item for sale is divided into a set number of shares or "bids," all of equal price. Customers interested in the product take action by purchasing as many bids as they like—the more you purchase, the greater your chance of winning. Once all of the bids have been purchased, our computer randomly selects a winner.

If your bid is selected, the item is yours! If not, YOUR INVESTMENT IS NOT LOST. winURbid allows you to apply your bids to another auction for the same product or to an auction for a different product if you prefer. Best of all, once your total investment equals the retail price of the item you desire, it's yours. With winURbid, you'll never pay more than you would at a typical retail store—and you'll often pay significantly less.

Win brand-new merchandise in its original packaging, with the SAME warranty you'd get at a retail store, directly from the manufacturer or authorized dealer to you!

winURbid delivers all the excitement and savings potential of a typical auction, with none of the hassles and risk. Now, that's smart shopping online!

#### Learn More About Buying Bids

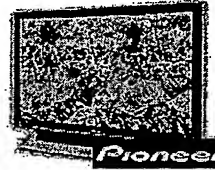
#### "Buy It Now!"

If you'd like to purchase your item without waiting for the bidding to close, just click "Buy It Now." We'll gladly apply the value of your outstanding bids to the purchase price!



Laptop, Pentium 4, 2.80GHz, 512MB, 60GB, CD-RW/DVD, Windows XP, 15" TFT

UR bid: \$50  
Item Price \$1000



UR bid: \$200  
Item Price \$4000



HP iPAQ 1945 Pocket PC (PDA)

UR bid: \$15  
Item Price \$300



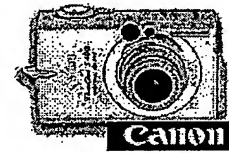
Omega Seamaster Mens Watch

UR Bid: \$90  
Item Price \$1800



Original Company Gift Cards for Online or Walk-In purchase from \$25 to \$500

UR Bid: \$5  
Item Price \$100



Digital Camera 4 MegaPix w/4x Optical Zoom

UR Bid: \$18  
Item Price \$450



Royal Caribbean Dream Vacation for Two (10 Nights)

UR Bid: \$100  
Item Price \$2000



Apple 10 GB iPod (Mac/Win)

UR Bid: \$10  
Item Price \$250



Any DVD from Our Collection from Virgin Megastore

UR Bid: \$1  
Item Price \$20

10  
FIG 2

winURbid  
Score the deal. Skip the risk.



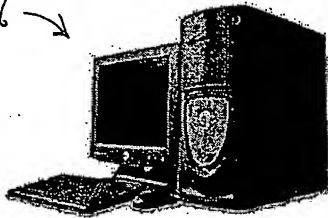
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[Home](#) / [Computers](#) / [Workstations](#) / [Workstation \(\\$500\)](#)

All Categories

Item Auctions UR Account



Sample Model: Dell Dimension 2400

Item Price: \$600 Last Upgrade: 12/18/2003

**Item Description:**

- Brands: Sony, Dell, HP, Compaq, Toshiba
- Processor: Intel® Celeron® 2.4GHz or better
- Memory: 128MB or large
- Hard Drive: 80GB or large
- CD-ROM: 48x CD-ROM or higher
- Modem: 56K
- OS: Microsoft® Windows® XP
- Condition: Brand new, factory sealed
- Warranty: Manufacture Warranty
- Monitor: 17" CRT or larger

Please note that the image shown is a sample. You are guaranteed to receive this or a comparable unit with identical or superior specifications, manufactured by a reputable brand-name company. All merchandise will be shipped directly from supplier under the supervision of winURbid.

winURbid sells only brand new products, sealed in their original packaging, backed by the manufacturer's full warranty.

Please review our [terms and conditions](#) for more information.

**Current Auction #31223-003**

Time Left: 12 hours 30 min  
or 6 remaining bids will be sold

Bids sold: 70% 14 bids

0%  100%

Bids history

Total bids	Available bids	Bid cost
20	6	\$30

Place Your Bid

Place AutoBid

**Previous Auction #31222-003**

Auction Ended:  
Dec 22, 2003 7:30pm EST

alex103 - Winner

Total bids	Bid cost	Winner bids	Winner cost
20	\$30	3	\$90

**Auction Info**

- - Represents bids taken by you
- - Represents automatic bids placed by you
- - Represents bids taken by others bidders
- - Represents bids placed in previous auction
- - Represents winning bid
- - Represents other bids placed by winner

**AutoBid**  
Use this convenient option to automatically continue bidding for your chosen product until you win an auction or have invested the full item price. Once you have set up an AutoBid program, you can cancel it at any time without penalty. In such a case, the bids you have already placed through AutoBid will remain active in our system; those that have not yet been placed will be cancelled.

If an auction reaches its time limit before all of the bids have been purchased, the auction will be cancelled, and your investment returned to your account.

0%  100%

Percentage of bids still available

Percentage of bids purchased by you

Percentage of bids purchased by others

**Account Details**

Welcome john01

Account Balance: \$120.00 [Add money](#) | [Cash out](#)

**Desktop (\$1000) >>>**

● - Congratulations! You have won the auction and can [Claim your item](#) | [Upgrade](#)

100% [Buy It Now](#)

**Workstation (\$600) >>>**

▲ - UR Active Auction #31223-003

A2 - AutoBid Details | [Stop](#)

Paid: 33% - \$200

100% [Buy It Now](#) | [Transfer](#)

**Digital Camera (\$300) >>>**

Paid: 5% - \$15

100% [Buy It Now](#) | [Transfer](#)

**eGift Card (\$200) >>>**

▲ - UR Active Auction #31223-028

Paid: 10% - \$20

100% [Buy It Now](#) | [Transfer](#)

**Account Info**

- - Represents that current action was won, and you can claim your item
- ▲ - Active Auction in Progress
- A2 - Automatic Bidding in Progress; two bids have been placed

0%  100%

Percentage of item price remaining unpaid

Percentage of item price currently invested in active auctions

Percentage of item place already invested in completed auctions

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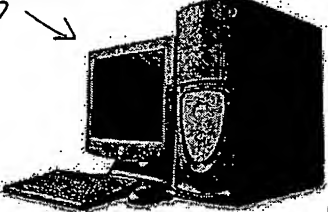
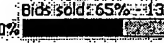
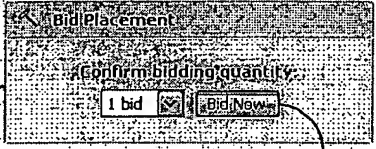
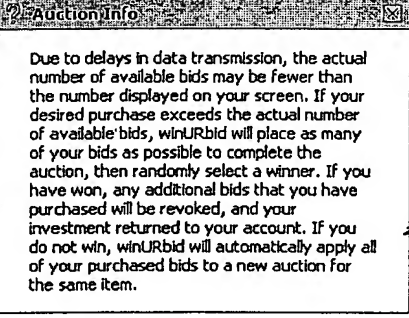
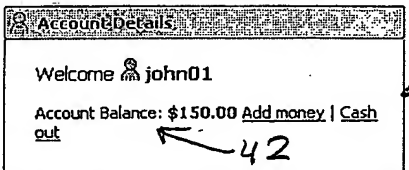
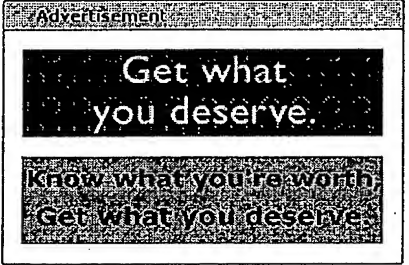
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All Categories

Item	Auctions	UR Account						
<p>16 → </p> <p>17 → Sample Model: Dell Dimension 2400</p> <p>18 → Item Price: \$600 Last Upgrade: 12/18/2003</p> <p>Item Description:</p> <ul style="list-style-type: none"> <li>Brands: Sony, Dell, HP, Compaq, Toshiba</li> <li>Processor: Intel® Celeron® 2.4GHz or better</li> <li>Memory: 128MB or large</li> <li>Hard Drive: 80GB or large</li> <li>CD-ROM: 48x CD-ROM or higher</li> <li>Modem: 56K</li> <li>OS: Microsoft® Windows® XP</li> <li>Condition: Brand new, factory sealed</li> <li>Warranty: Manufacture Warranty</li> <li>Monitor: 17" CRT or larger</li> </ul>	<p>21 → Current Auction #31223-003</p> <p>Time Left: 12 hours 30 min only 7 remaining bids will be sold</p> <p>Bids sold: 65% 13 bids 0%  100%</p> <p>Bids history</p> <table border="1"> <thead> <tr> <th>Total bids</th> <th>Available bids</th> <th>Bid cost</th> </tr> </thead> <tbody> <tr> <td>20</td> <td>7</td> <td>\$30</td> </tr> </tbody> </table> <p>24 → 14 →</p> <p>22 → </p> <p>36' → AutoBid placement</p> <p>63 →</p> <p>34 → </p> <p>Due to delays in data transmission, the actual number of available bids may be fewer than the number displayed on your screen. If your desired purchase exceeds the actual number of available bids, winURbid will place as many of your bids as possible to complete the auction, then randomly select a winner. If you have won, any additional bids that you have purchased will be revoked, and your investment returned to your account. If you do not win, winURbid will automatically apply all of your purchased bids to a new auction for the same item.</p>	Total bids	Available bids	Bid cost	20	7	\$30	<p>40 → </p> <p>Welcome john01</p> <p>Account Balance: \$150.00 <a href="#">Add money</a>   <a href="#">Cash out</a></p> <p>42 →</p> <p></p> <p>Get what you deserve.</p> <p>Know what you're worth.</p> <p>Get what you deserve.</p>
Total bids	Available bids	Bid cost						
20	7	\$30						

F164

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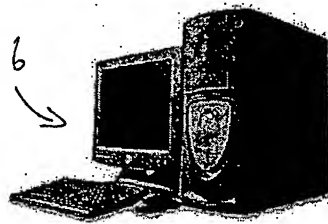
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Home / Computers / Workstations / Workstation (\$600) / Automatic Bid

All Categories: [dropdown] [GO]

Item Auctions UR Account



Sample Model: Dell Dimension 2400

Item Price: \$600, Last Upgrade: 12/18/2003

Item Description:

- Brands: Sony, Dell, HP, Compaq, Toshiba
- Processor: Intel® Celeron® 2.4GHz or better
- Memory: 128MB or larger
- Hard Drive: 80GB or larger
- CD-ROM: 48x CD-ROM or higher
- Modem: 56K
- OS: Microsoft® Windows® XP
- Condition: Brand new, factory sealed
- Warranty: Manufacture Warranty
- Monitor: 17" CRT or larger

Current Auction #31223-003  
Time Left: 12 hours 30 min  
or 7 remaining bids will be sold  
Bids sold: 65% 13 bids  
10% [progress bar] 100%

Bids history

Total bids	Available bids	Bid cost
20	7	\$30

Automatic Bid Placement

Auctions: Bids per Auction:

☐ All  
☒ 1 bid  
☐ 5 bids  
☐ 10 bids

Current auction bid placement

Auction Info

AutoBid  
Use this convenient option to automatically continue bidding for your chosen product until you win an auction or have invested the full item price. Once you have set up an AutoBid program, you can cancel it at any time without penalty. In such a case, the bids you have already placed through AutoBid will remain active in our system; those that have not yet been placed will be cancelled.

Account Details

Welcome john01

Account Balance: \$150.00 Add money | Cash out

Desktop (\$1000) »

• Congratulations! You have won the auction and can Claim your item | Upgrade

[progress bar] 100% Buy it Now

Workstation (\$600)

⚠ UR Active Auction #31223-008

A2: AutoBid Details | Stop

Paid: 33% - \$200

[progress bar] 100% Buy it Now | Transfer

Digital Camera (\$300) »

Paid: 5% - \$15

[progress bar] 100% Buy it Now | Transfer

DVD Player (\$200) »

⚠ UR Active Auction #31223-028

Paid: 10% - \$20

[progress bar] 100% Buy it Now | Transfer

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FIG 5

winURbid  
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**Auto Loans**  
Bad Credit? No Credit? NO PROBLEM!



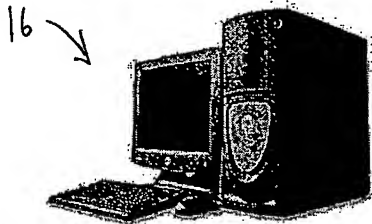
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Home | Computers | Workstations | Workstations (\$600) | Claim Your Item

Search: All Categories [v] [Go]

Item | Claim UR Item | UR Account



Sample Model: Dell Dimension 2400

17 → Item Price: \$600 Last Upgrade: 12/18/2003

**Item Description:**

- Brands: Sony, Dell, HP, Compaq, Toshiba
- Processor: Intel® Celeron® 2.4GHz or better
- Memory: 128MB or large
- Hard Drive: 80GB or large
- CD-ROM: 48x CD-ROM or higher
- Modem: 56K
- OS: Microsoft® Windows® XP
- Condition: Brand new, factory sealed
- Warranty: Manufacture Warranty
- Monitor: 17" CRT or larger

Congratulations with your successful bid!

Workstation (\$600) | Upgrade

17 → Item Price: \$600.00  
86 → Spent: \$180.00  
84 → Savings: \$420.00  
74 → Auction Fee (20%): \$84.00  
Shipping Charge | Expedite: \$35.00

76 → Total Due: \$119.00  
UR Total Cost: \$299.00

In order to receive your item, you must use funds in your account to pay the total due amount. If you do not wish to claim your item at this time, you can wait and claim it at your convenience. If you delay claiming your item, winURbid guarantees that you will always receive the most current version, complete with any recent upgrades, at no additional cost.

Account Balance: \$120.00

Total Due: \$119.00

Pay Now

**Auction Fees and Charges**

Q. How do you calculate auction fee?  
A. Auction fee fixed percentage from your savings. Your savings is the different between item price and money your spent to win.

Q. Why do you charge sales tax?  
A. Because this item comes from a company that sells products in your state.

Q. What portion of my purchase is taxed?  
A. Taxes are calculated on all of the money you invested in the auction, plus the Auction Fee.

Q. Is express shipping available?  
A. Yes, learn more about [shipping options](#) here.

**Account Details**

Welcome john01

Account Balance: \$120.00 [Add money](#) | [Cash out](#)

**Workstation (\$600) »**

Congratulations! You have won the auction.  
[Claim Your Item](#) | [Upgrade](#)

[100% Buy it now](#)

**Desktop (\$1000)**

▲ - UR Active Auction #31223-008

As - AutoBid Details | [Stop](#)

Paid: 20% - \$200

[100% Buy it Now](#) | [Transfer](#)

**Digital Camera (\$300) »**

Paid: 5% - \$15

[100% Buy it Now](#) | [Transfer](#)

**DVD Player (\$200) »**

▲ - UR Active Auction #31223-028

Paid: 10% - \$20

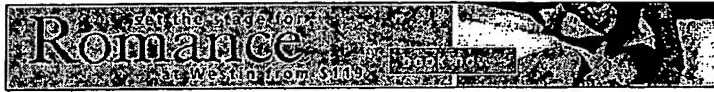
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F166



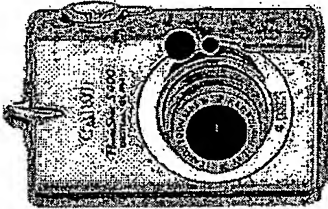
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Item	BuyItNow!	UR Account
<p>16' → </p> <p>Sample Model: Canon PhotoShot 5400</p> <p>17' → Item Price: \$300 Last Upgrade: 12/18/2003</p> <p>18' → Item Description:</p> <ul style="list-style-type: none"> <li>• Brands: Canon, Nikon, Sony, Olympus</li> <li>• High-resolution 3x Optical Zoom</li> <li>• Memory: 128MB or large</li> <li>• 32 MB card included</li> <li>• Metallic Exterior Case</li> <li>• Condition: Brand new, factory sealed</li> <li>• Warranty: Manufacturer Warranty</li> </ul>	<p>BuyItNow!</p> <p>Digital Camera (\$300)</p> <p>17' → Item Price: \$300.00</p> <p>Money spent in auction: \$15.00</p> <p>18' → Balance: \$285.00</p> <p>Shipping Charge: \$60.00</p> <p>Total Due: \$345.00</p> <p>In order to receive your item, you must use funds in your account to pay the total due amount.</p> <div> <p>Account Balance: \$150.00</p> <p>Total Due: \$345.00</p> <p>Overbalance: \$195.00</p> <p>There are not enough funds in your account. Please add money to your account to receive your item.</p> </div> <p>79</p>	<p>Account Details</p> <p>Welcome john01</p> <p>Account Balance: \$150.00 <a href="#">Add money</a>   <a href="#">Cash out</a></p> <hr/> <p>Desktop (\$1000) »</p> <ul style="list-style-type: none"> <li>• <a href="#">Claim Your item</a></li> </ul> <p>100% Buy It Now</p> <hr/> <p>Workstation (\$600)</p> <p>⚠ - Your Active Auction #31223-008</p> <p>A3 - Automatic Bid <a href="#">Details</a>   <a href="#">Stop</a></p> <p>Paid: 33% - \$200</p> <p>100% Buy It Now   <a href="#">Transfer</a></p> <hr/> <p>Digital Camera (\$300) »</p> <p>Paid: 5% - \$15</p> <p>100% Buy It Now   <a href="#">Transfer</a></p> <hr/> <p>DVD Player (\$200) »</p> <p>⚠ - Your Active Auction #31223-028</p> <p>Paid: 10% - \$20</p> <p>100% Buy It Now   <a href="#">Transfer</a></p>

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Fig 7



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**Registration Steps**

User ID: john01

Account Holder: John Moore

**Billing Address:**  
1924 West 8th Street  
New York, NY 10001

**Shipping Address:**  
1924 West 8th Street  
New York, NY 10001

Email: john.moore@moore.net

---

[Change User ID](#)  
[Change Password](#)  
[Change Secret Question](#)  
[Update Account Info](#)  
[Change Email Address](#)

**Default Payment Method:**  
Visa (\*\*\*\* \* 1234)

---

[Change Default Payment Method](#)

**Funds Transfer**

If you would like to transfer funds invested toward one product to an auction for a different product, a Fund Transfer Fee will be applied. Fill out the fields below and click "continue" to determine the applicable Fund Transfer Fee. Your account will not be charged until you have reviewed the fee and given your approval.

From: Digital Camera (\$300) 16

Paid 5% \$15.00 Account details Buy it Now

100%

To: ☒ Existing 91 ☐ New Account

- Select Account - - Enter Item # -

90

FIG 8A

**winURbid**  
Score the deal. Skip the risk.

## Registration Steps

**User ID:** john01

**Account Holder:** John Moore

**Billing Address:**  
1924 West 8th Street  
New York, NY 10001

**Shipping Address:**  
1924 West 8th Street  
New York, NY 10001

**Email:** john.moore@moore.net

## Change User ID

Change Password

Change Secret Question

Update Account Info

### Change Email Address

**Default Payment Method:**  
 Visa (\*\*\*\* \* 1234)

## Change Default Payment Method

## Fund Transfer Fee Disclosure

**From: Digital Camera (\$300)**

**Paid 5% - \$15.00**

100%

To: DVD Player (\$200)

**Paid: 5% - \$10**

Age Group	Percentage
18-24	10%
25-34	15%
35-44	20%
45-54	25%
55-64	30%
65-74	35%
75-84	40%
85+	100%

**Transfer Details:**

Total Balance: \$15.00

Fund Transfer Fee: \$5.00

\_\_\_\_\_

**Balance after Fee: \$10.00**

**Balance After Transfer:**

**Digital Camera (\$300)**

**\$0.00**

**DVD Player (\$200)**

**\$20.00**

Yes, I agree to pay the Fund Transfer Fee described above.

Fee described above.

No, I do not wish to pay the Fund Transfer Fee. Do not make any changes to my account at this time.

F16 8B

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1. Get a simple form 2. Receive 10-15 offers 3. Close your loan

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Home | My Account | Fund Transfer is Complete | Search | All Categories | Go

#### Registration Steps

User ID: john01

Account Holder: John Moore

Billing Address:  
1924 West 8th Street  
New York, NY 10001

Shipping Address:  
1924 West 8th Street  
New York, NY 10001

Email: john.moore@moore.net

[Change User ID](#)

[Change Password](#)

[Change Secret Question](#)

[Update Account Info](#)

[Change Email Address](#)

Default Payment Method:  
Visa (\*\*\*\* \* 1234)

[Change Default Payment Method](#)

#### Fund Transfer is Complete

Item: Digital Camera (\$300) »

Paid 0% - \$0.00 [Account details](#) | [Buy it Now](#)

100%

To: DVD Player (\$200) »

Paid: 10% - \$20 [Account details](#) | [Buy it Now](#) | [Transfer](#)

100%

← 16

← 16'

90"

F168c

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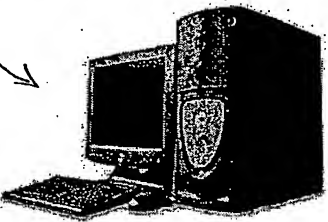
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with less hassle.

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A TRADITION OF CARING.  
A COMMITMENT TO YOU.  
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Home / Computers / Desktops / Desktop Add / Product Upgrade

Item	Product Upgrade	UR Account
<p>16 </p> <p>17 Sample Model: Dell Dimension 2400</p> <p>Item Price: \$600 Last Upgrade: 12/18/2003</p> <p>18 <b>Item Description:</b></p> <ul style="list-style-type: none"> <li>Brands: Sony, Dell, HP, Compaq, Toshiba</li> <li>Processor: Intel® Celeron® 2.4GHz or better</li> <li>Memory: 128MB or large</li> <li>Hard Drive: 80GB or large</li> <li>CD-ROM: 48x CD-ROM or higher</li> <li>Modem: 56K</li> <li>OS: Microsoft® Windows® XP</li> <li>Condition: Brand new, factory sealed</li> <li>Warranty: Manufacture Warranty</li> <li>Monitor: 17" CRT or larger</li> </ul>	<p>If you would like to upgrade your product, fill out the fields below and click "continue" to determine the applicable Product Upgrade Fee. Your account will not be charged until you have reviewed the fee and given your approval. Product Upgrade Fee might be applied.</p> <p>To: New Product: - Enter Item # -</p> <p>Recommended Upgrades:</p> <ul style="list-style-type: none"> <li>Desktop (\$1000) #032</li> <li>Desktop (\$1200) #018</li> <li>Desktop (\$1500) #077</li> <li>Desktop (\$1700) #044</li> <li>Desktop (\$2000) #084</li> <li>Desktop (\$2500) #132</li> </ul> <p>96</p> <p>Continue</p> <p>Claim your item</p> <p>94</p>	<p>40 <b>Account Details</b></p> <p>Welcome john01 ← 68</p> <p>Account Balance: \$150.00 Add money   Cash out ← 42</p> <p><b>Desktop (\$600) »</b></p> <p>Ⓢ Congratulations! You have won the auction and can Claim your item   Upgrade</p> <p>100% Buy it Now</p> <p><b>Workstation (\$1000) »</b></p> <p>⚠ - UR Active Auction #31223-008</p> <p>A2 - AutoBid Details   Stop</p> <p>Paid: 33% - \$200</p> <p>100% Buy it Now   Transfer</p> <p><b>Digital Camera (\$300) »</b></p> <p>Paid: 5% - \$15</p> <p>100% Buy it Now   Transfer</p> <p><b>DVD Player (\$200) »</b></p> <p>⚠ - UR Active Auction #31223-028</p> <p>Paid: 10% - \$20</p> <p>100% Buy it Now   Transfer</p> <p>43</p> <p>44</p> <p>45</p> <p>46</p>

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FIG 9A

**winURbid**  
Score the deal. Skip the risk.

**BLUE CASH** GET UP TO 5% CASH BACK

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0% INTRO APR  
NO ANNUAL FEE

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Home / Computers / Desktops

All Categories

**Computers**

Notebooks

**Desktops**

Handheld/PDAs

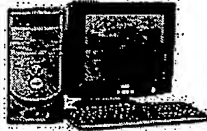
Printers

Scanners

Monitors/Displays

Others

Desktops: \$500 \$700 \$800 \$1000 \$1200 \$1500 \$1700 \$2000 \$2500



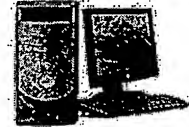
P4 - 2.53Ghz, 256Mb, 40Gb, DVD, 17" Monitor, Windows XP Home Edition  
\$100 Mail-In Rebate

UR Bid: \$30  
Item Price \$600



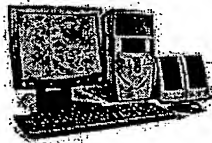
P4 - 2.8Ghz, 256Mb, 80Gb, DVD±RW/±R, Windows XP Home Edition

UR Bid: \$28  
Item Price \$700



P4 - 2.53Ghz, 256Mb, 40Gb, DVD/CD-RW/-R, 17" TFT Monitor, Windows XP Home Edition  
\$100 Mail-In Rebate

UR Bid: \$40  
Item Price \$800



P4 - 3Ghz, 512Mb, 120Gb, DVD±RW/±R, Windows XP Home Edition

UR Bid: \$60  
Item Price \$1200



P4 - 3.2Ghz, 512Mb, 200Gb, DVD±RW/±R, GeForce FX5200 128MB, Windows XP MC Edition 2004

UR Bid: \$68  
Item Price \$1700



P4 - 2.8 Ghz, 512Mb, 160Gb, DVD-RW, 17.5" LCD, Windows XP Professional Edition

UR Bid: \$100  
Item Price \$2000

Advertisement

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for you.

FIG 9B

winURbid  
Score the deal. Skip the risk.

than finding your  
Soul Mate

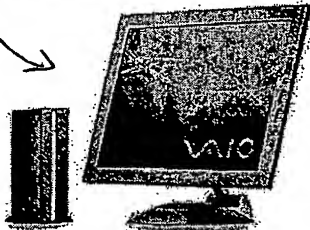
e!Harmony

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Home | Computers | Desktops | Desktop (\$500) | Product Upgrade Fee Disclosure | All Categories: [v] [Go]

Item	Product Upgrade Fee Disclosure	UR Account
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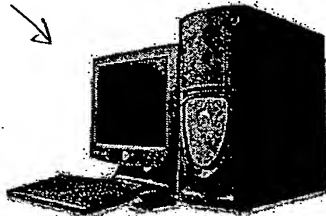


Sample Model: Sony VAIO Same Model

Item Price: \$1000. Last Upgrade: 12/18/2003

Item Description:

- Brands: Sony, Dell, HP, Compaq, Toshiba
- Processor: Intel® Celeron® 2.8GHz or better
- Memory: 256MB or larger
- Hard Drive: 120GB or larger
- CD-ROM: 4x DVD-ROM or higher
- Modem: 56K
- OS: Microsoft® Windows® XP
- Condition: Brand new, factory sealed
- Warranty: Manufacture Warranty
- Monitor: 15" LCD or larger



Sample Model: Dell Dimension 2400

Item Price: \$600. Last Upgrade: 12/18/2003

Item Description:

- Brands: Sony, Dell, HP, Compaq, Toshiba
- Processor: Intel® Celeron® 2.4GHz or better
- Memory: 128MB or larger
- Hard Drive: 80GB or larger
- CD-ROM: 4x CD-ROM or higher
- Modem: 56K
- OS: Microsoft® Windows® XP
- Condition: Brand new, factory sealed
- Warranty: Manufacture Warranty
- Monitor: 17" CRT or larger

Product Upgrade Fee Disclosure

100 → Desktop (\$600) Price: \$600.00  
 101 → Spent: \$30.00  
 99 → Savings: \$570.00

74 → Auction Fee (20%): \$114.00  
 Upgrade Fee to Desktop (\$1000): \$400.00  
 Shipping Charge Expedite: \$35.00

102 → Total Due: \$549.00  
 104 → UR Total Cost: \$451.00

Account Balance: \$570.00  
 104 → Total Due: \$549.00

Yes, I agree to pay the total Due Amount which includes Product Upgrade Fee described above.

No, I do not wish to pay the Product Upgrade Fee. Do not make any changes to my account at this time.

Account Details

Welcome John01

Account Balance: \$150.00 [Add money](#) | [Cash out](#)

Product Upgrade  
 From Desktop (\$600) to Desktop (\$1000) »  
[Claim your item](#) | [Upgrade](#)

Workstation (\$1000) »  
 ▲ - UR Active Auction #31223-008:  
 A1 - AutoBid Details | Stop  
 Paid: 33% - \$200  
 | [Transfer](#)

Digital Camera (\$500) »  
 Paid: 5% - \$15  
 | [Transfer](#)

DVD Player (\$200) »  
 ▲ - UR Active Auction #31223-028:  
 Paid: 10% - \$20  
 | [Transfer](#)

Fig 9c

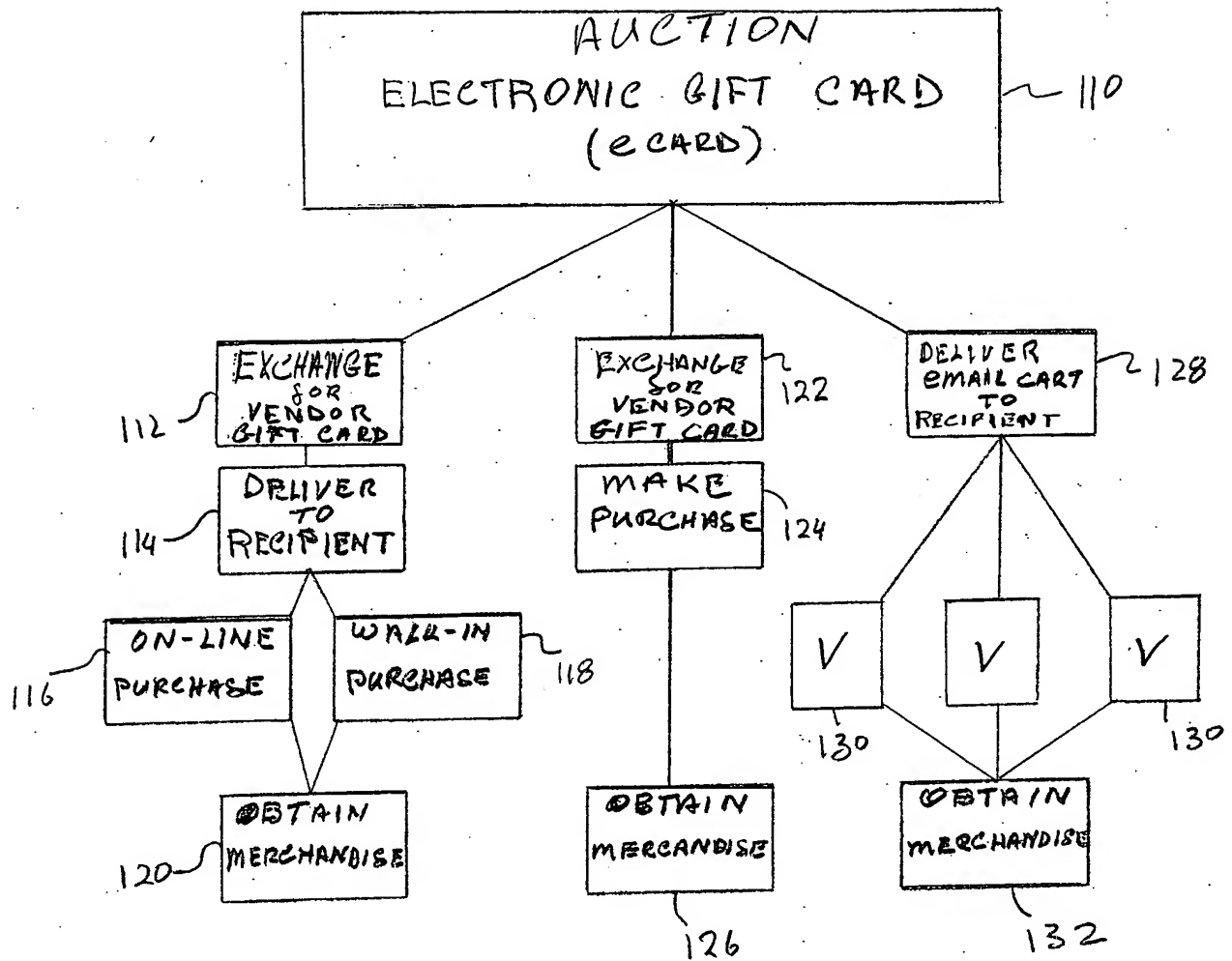


FIG 10